



Order Filed on May 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

FORMAN HOLT
66 Route 17 North
Paramus, NJ 07652
(201) 845-1000
Attorneys for Vincent Buda and Alberta Ceres-Buda
Erin J. Kennedy, Esq.
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In Re:

VINCENT BUDA AND ALBERTA CERES-BUDA,

Debtors.

Case No.: 19-14864 (RG)

Chapter: 7

ORDER AVOIDING JUDICIAL LIENS PURSUANT TO 11 U.S.C. §522(f)

The relief set forth on the following page, numbered two (2), be and hereby is **ORDERED**.

DATED: May 7, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Vincent Buda and Alberta Ceres-Buda

Case No.: 19-14864 (RG)

Caption: ORDER AVOIDING JUDICIAL LIENS PURSUANT TO 11 U.S.C. §522(f)

THIS MATTER having been brought before the court by motion of Vincent Buda and Alberta Ceres-Buda (“Debtors”), through their attorneys, Forman Holt, for entry of an order avoiding judicial liens pursuant to 11 U.S.C. §522(f), and the court having considered the pleadings submitted in support of the motion, and it appearing that good and sufficient notice of the motion has been provided to parties-in-interest, and for good cause shown, it is hereby

ORDERED that the following judgments against the Debtors are avoided under 11 U.S.C. §522(f) as impairing the Debtors’ homestead exemption as to real property located at 32 Mawhinney Avenue, Hawthorne, New Jersey 07506:

	Defendant	County/ Part	Docket No.	Amount
Cavalry SPV 1 LLC	Albert Ceres-Buda	Passaic Special Civil Part	DC-000335-18	\$2,615.63
Sears	Alberta Ceres-Buda	Passaic Special Civil Part	DC-007565-16	\$2,086.72
Capital One	Vincent Buda	Passaic Special Civil Part	DC-010453-16	\$6,279.93
Portfolio Recovery Associates/ Assignee Citibank/ Home Depot	Vincent Buda	Passaic Special Civil Part	DC-01552-17	\$5,442.04
Bank of America	Alberta Ceres-Buda	Passaic Special Civil Part	DC-05464-16	\$14,905.94
American Express	Vincent Buda	Passaic Special Civil Part	DC-05503-16	\$4,985.51
Bank of America	Vincent Buda	Passaic Superior Court	L-3079-16	\$25,829.27

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Certificate of Notice Page 3 of 4

Debtor: Vincent Buda and Alberta Ceres-Buda

Case No.: 19-14864 (RG)

Caption: ORDER AVOIDING JUDICIAL LIENS PURSUANT TO 11 U.S.C. §522(f)

and, it is further

ORDERED that the court shall retain jurisdiction to hear and determine all matters arising from the implementation of this order.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Vincent Buda
Alberta P. Ceres-Buda
Debtors

Case No. 19-14864-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.
db/jdb +Vincent Buda, Alberta P. Ceres-Buda, 32 Mawhinney Avenue, Hawthorne, NJ 07506-1209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
ADJUSTABLE RATE MORTGAGE TRUST 2004-2, ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,
SERIES 2004-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Erin Kennedy on behalf of Joint Debtor Alberta P. Ceres-Buda ekennedy@formanlaw.com,
jkisla@formanlaw.com
Erin Kennedy on behalf of Debtor Vincent Buda ekennedy@formanlaw.com, jkisla@formanlaw.com
Kevin Gordon McDonald on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
ADJUSTABLE RATE MORTGAGE TRUST 2004-2, ADJUSTABLE RATE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,
SERIES 2004-2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7